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USDA RURAL DEVELOPMENT FUNDING ASSISTS IN SELF-HELP HOUSING

BROWNSVILLE, **TEXAS**, **June 1, 2006**— USDA Rural Development State Director, Bryan Daniel, announced that Brownsville Community Development Corporation received a \$283,430 grant through the Self-Help Housing Technical Assistance Program. This effort is part of USDA national program to help rural areas build and enhance essential housing.

"We are very pleased to be able to award this self-help grant," said Daniel. "The funds will be used to assist a total of 23 families, located in Cameron and Willacy Counties, Texas, to build their homes through the Self-Help Housing method."

USDA Rural Development makes grants to eligible nonprofit or public organizations to assist low income families who wish to work together to build their own homes. Grant money is used to pay for technical assistance the families may need in constructing the home with their own resources. The savings from the reduction in labor costs, allows otherwise ineligible families to own their homes. Families participating in a mutual self-help project perform approximately 65% of the construction labor on each other's homes.

There are a number of other housing programs available to rural residents including direct and guaranteed housing loans and home repair loans and grants. Single Family Housing loans are available depending on repayment ability and the location of the home or building site. The direct loans are designed to provide low-income families with financing to build, purchase, or repair homes that meet local codes and provide adequate affordable housing. Funds may also be used to modernize or repair a home already owned by an applicant. Special financing is also available for persons 62 years of age or older to repair their homes.

For further information regarding USDA Rural Development Programs, contact the San Benito Local Office at (956) 399-1551, Extension 4, or visit our website at http://rurdev.usda.gov/tx/.